

AMENDMENTS TO THE CLAIMS

1 – 55. (CANCELLED)

56. (CURRENTLY AMENDED) A method, comprising:

receiving an indication that a customer initiated a checkout process to consummate purchase of at least one item from a merchant via a web site, the at least one item having an associated total price for only the at least one item, in response to the received indication,

transmitting a web page including

an indication of the at least one item to be purchased,

an indication of the associated total price for the at least one item,

a first selectable button associated with a first option for the customer to pay the associated total price for the at least one item, and

a second selectable button associated with a second option for the customer to receive an offer for a reduction of the associated total price;

after transmitting the web page,

receiving a signal indicating selection by the customer of the second selectable button of the web page;

in response to the received signal,

automatically selecting by a computer device, from a database that includes a plurality of offers, an offer for a reduction in the total price in exchange for applying for a credit card account with a credit card issuer,

in which the credit card issuer is not the merchant;

after receiving the signal,

providing the selected offer to the customer via the web site before the at least one item is purchased,

whereby the selected offer is not provided to the customer unless and until the ~~indication~~ signal indicating selection by the customer of the second selectable button of the web page is received;

after receiving the signal and before the at least one item is purchased, receiving, from the customer, an indication of willingness to apply for a credit card account; and

after receiving the signal, selling, by the merchant, the at least one item to the customer for less than the total price in accordance with the selected offer.

57. (ORIGINAL) The method of claim 56, in which the step of receiving, from the customer, an indication of willingness to apply for a credit card account comprises:

receiving, from the customer, information for use in applying for a credit card account.

58. (ORIGINAL) The method of claim 57, further comprising:
transmitting to the customer a form for receiving information for use in applying for a credit card account.

59. (ORIGINAL) The method of claim 56, further comprising:
determining whether the customer already has a credit card account with the credit card issuer.

60. (ORIGINAL) The method of claim 59, in which the step of providing the offer is only performed if it is determined that the customer does not already have a credit card account with the credit card issuer.

61. (CURRENTLY AMENDED) A method, comprising:
receiving, by a merchant server in communication with at least one customer terminal, an indication that a customer is initiating a checkout process to make a purchase of at least one item from a first merchant,
receiving information about the customer,
in which the information about the customer does not include information about the purchase;
selecting, by the merchant server, a second merchant from a plurality of merchants;
in response to receiving the indication that the customer is initiating the checkout process to make the purchase from the first merchant,
transmitting customer information to the second merchant;
after receiving the indication and after transmitting the customer information to the second merchant,
receiving, from the second merchant, a description of a subsidy to be applied to the purchase;
in response to receiving the description of the subsidy,
providing, by the merchant server to the customer, an offer for the subsidy from the second merchant, the step of providing the offer being performed before the purchase is consummated but only after receiving the indication that the customer is initiating the checkout process to make a purchase from the first merchant and only after transmitting the customer information to the second merchant,

whereby the offer is not provided unless and until the indication is received;
receiving an acceptance of the offer by the customer; ~~and~~
applying, by the merchant server, the subsidy to the purchase during the checkout process in response to the acceptance of the offer; and
selling the at least one item of the purchase to the customer.

62. (CURRENTLY AMENDED) A method, comprising:
generating an interface for allowing a customer to access a web site that permits purchases from a first merchant, the interface including a button;
receiving a first indication that a customer is willing to make a purchase of at least one item from a first merchant,
activating the button in response to receiving the indication;
after activating the button, receiving a signal that the customer has clicked the button;
selecting a second merchant from a plurality of merchants;
providing, in response to the received signal, an offer for a subsidy from the second merchant, the step of providing the offer being performed before the purchase is consummated but only after receiving the signal that the customer has clicked the button,
whereby the offer is not provided unless and until the signal is received;
receiving from the customer a response to the offer; ~~and~~
applying the subsidy to the purchase if the response indicates acceptance of the offer; and
selling the at least one item of the purchase to the customer.

63 – 64. (CANCELED)

65. (PREVIOUSLY PRESENTED) The method of claim 61, further comprising:

initiating a new service agreement between the second merchant and the customer for a service to be provided by the second merchant to the customer.

66. (PREVIOUSLY PRESENTED) The method of claim 65, in which the service comprises Internet service.

67. (PREVIOUSLY PRESENTED) The method of claim 65, in which the service comprises a banking service.

68. (PREVIOUSLY PRESENTED) The method of claim 65, in which the service comprises an insurance service.

69. (PREVIOUSLY PRESENTED) The method of claim 65, in which the service comprises a satellite television service.

70. (PREVIOUSLY PRESENTED) The method of claim 65, in which the service comprises a cable television service.

71 – 72 . (CANCELLED)

73. (PREVIOUSLY PRESENTED) The method of claim 56, further comprising:

charging the credit card issuer for an amount of payment.

74. (PREVIOUSLY PRESENTED) The method of claim 73, in which the step of selling comprises:

selling the at least one item to the customer for an amount that is based on a difference between the total price and the amount of payment charged to the credit card issuer.

75. (CURRENTLY AMENDED) A computer readable medium storing instructions configured to direct a computing device to perform a method, the method comprising:

receiving an indication that a customer initiated a checkout process to consummate purchase of at least one item from a merchant via a web site, the at least one item having an associated total price for only the at least one item,

in response to the received indication,

transmitting a web page including

an indication of the at least one ~~book~~ item to be purchased,

an indication of the associated total price for the at least one

book,

a first selectable button associated with a first option for the customer to pay the associated total price for the at least one ~~book~~ item, and

a second selectable button associated with a second option for the customer to receive an offer for a reduction of the associated total price;

after transmitting the web page,

receiving a signal indicating selection by the customer of the second selectable button of the web page;

in response to the received signal,

automatically selecting by a computer device, from a database that includes a plurality of offers, an offer for a reduction in the total price in exchange for applying for a credit card account with a credit card issuer,

in which the credit card issuer is not the merchant;
after receiving the signal,

providing the selected offer to the customer via the web site before the at least one item is purchased,

whereby the selected offer is not provided to the customer unless and until the ~~indication~~ signal indicating selection by the customer of the second selectable button of the web page is received;

after receiving the signal and before the at least one item is purchased,

receiving, from the customer, an indication of willingness to apply for a credit card account; and

after receiving the signal,

selling, by the merchant, the at least one item to the customer for less than the total price in accordance with the selected offer.

76. (CURRENTLY AMENDED) An apparatus comprising:

- a processor; and
- a computer readable medium in communication with the processor, the computer readable medium storing instructions configured to direct the processor to perform a method, the method comprising:
 - receiving an indication that a customer initiated a checkout process to consummate purchase of at least one item from a merchant via a web site, the at least one item having an associated total price for only the at least one item,
 - in response to the received indication,
 - transmitting a web page including
 - an indication of the at least one ~~book~~ item to be purchased,
 - an indication of the associated total price for the at least one ~~book~~ item,
 - a first selectable button associated with a first option for the customer to pay the associated total price for the at least one ~~book~~ item, and
 - a second selectable button associated with a second option for the customer to receive an offer for a reduction of the associated total price;
 - after transmitting the web page,
 - receiving a signal indicating selection by the customer of the second selectable button of the web page;
 - in response to the received signal,
 - automatically selecting by a computer device, from a database that includes a plurality of offers, an offer for a reduction in the total price in exchange for applying for a credit card account with a credit card issuer,
 - in which the credit card issuer is not the merchant;

after receiving the signal,

providing the selected offer to the customer via the web site before the at least one item is purchased,

whereby the selected offer is not provided to the customer unless and until the ~~indication~~ signal indicating selection by the customer of the second selectable button of the web page is received;

after receiving the signal and before the at least one item is purchased,

receiving, from the customer, an indication of willingness to apply for a credit card account; and

after receiving the signal,

selling, by the merchant, the at least one item to the customer for less than the total price in accordance with the selected offer.

77. (CURRENTLY AMENDED) A computer readable medium storing instructions configured to direct a computing device to perform a method, the method comprising:

receiving, by a merchant server in communication with at least one customer terminal, an indication that a customer is initiating a checkout process to make a purchase of at least one item from a first merchant,

receiving information about the customer,

in which the information about the customer does not include information about the purchase;

selecting, by the merchant server, a second merchant from a plurality of merchants;

in response to receiving the indication that the customer is initiating the checkout process to make the purchase from the first merchant,

transmitting customer information to the second merchant;

after receiving the indication and after transmitting the customer information to the second merchant,

receiving, from the second merchant, a description of a subsidy to be applied to the purchase;

in response to receiving the description of the subsidy,

providing, by the merchant server to the customer, an offer for the subsidy from the second merchant, the step of providing the offer being performed before the purchase is consummated but only after receiving the indication that the customer is initiating the checkout process to make a purchase from the first merchant and only after transmitting the customer information to the second merchant,

whereby the offer is not provided unless and until the indication is received;

receiving an acceptance of the offer by the customer; ~~and~~
applying, by the merchant server, the subsidy to the purchase during the
checkout process in response to the acceptance of the offer; and
selling the at least one item of the purchase to the customer.

78. (CURRENTLY AMENDED) An apparatus comprising:
a processor; and
a computer readable medium in communication with the processor, the
computer readable medium storing instructions configured to direct the processor
to perform a method, the method comprising:
receiving an indication that a customer is initiating a checkout process to
make a purchase of at least one item from a first merchant,
receiving information about the customer,
in which the information about the customer does not include
information about the purchase;
selecting a second merchant from a plurality of merchants;
in response to receiving the indication that the customer is initiating the
checkout process to make the purchase from the first merchant,
transmitting customer information to the second merchant;
after receiving the indication and after transmitting the customer information
to the second merchant,
receiving, from the second merchant, a description of a subsidy to be
applied to the purchase;
in response to receiving the description of the subsidy,
providing to the customer an offer for the subsidy from the second
merchant, the step of providing the offer being performed before the
purchase is consummated but only after receiving the indication that the

customer is initiating the checkout process to make a purchase from the first merchant and only after transmitting the customer information to the second merchant,

whereby the offer is not provided unless and until the indication is received;

receiving an acceptance of the offer by the customer; ~~and~~

applying the subsidy to the purchase during the checkout process in response to the acceptance of the offer; and

selling the at least one item of the purchase to the customer.

79. (CURRENTLY AMENDED) A computer readable medium storing instructions configured to direct a computing device to perform a method, the method comprising:

generating an interface for allowing a customer to access a web site that permits purchases from a first merchant, the interface including a button;

receiving a first indication that a customer is willing to make a purchase of at least one item from a first merchant,

activating the button in response to receiving the indication;

after activating the button, receiving a signal that the customer has clicked the button;

selecting a second merchant from a plurality of merchants;

providing, in response to the received signal, an offer for a subsidy from the second merchant, the step of providing the offer being performed before the purchase is consummated but only after receiving the signal that the customer has clicked the button,

whereby the offer is not provided unless and until the signal is received;

receiving from the customer a response to the offer; ~~and~~
applying the subsidy to the purchase if the response indicates acceptance of
the offer; and
selling the at least one item of the purchase to the customer.

80. (CURRENTLY AMENDED) An apparatus comprising:
a processor; and
a computer readable medium in communication with the processor, the
computer readable medium storing instructions configured to direct the processor
to perform a method, the method comprising:

generating an interface for allowing a customer to access a web site
that permits purchases from a first merchant, the interface including a
button;

receiving a first indication that a customer is willing to make a
purchase of at least one item from a first merchant,

activating the button in response to receiving the indication;

after activating the button, receiving a signal that the customer has
clicked the button;

selecting a second merchant from a plurality of merchants;

providing, in response to the received signal, an offer for a subsidy
from the second merchant, the step of providing the offer being performed
before the purchase is consummated but only after receiving the signal that
the customer has clicked the button,

whereby the offer is not provided unless and until the signal is
received;

receiving from the customer a response to the offer; ~~and~~

applying the subsidy to the purchase if the response indicates acceptance of the offer; and
selling the at least one item of the purchase to the customer.

81. (PREVIOUSLY PRESENTED) The method of claim 61, in which providing to the customer an offer for the subsidy from the second merchant comprises:

transmitting a web page to the customer, the web page including:

the offer for the subsidy from the second merchant to have the purchase provided to the customer free of charge in exchange for the customer agreeing to sign up for a first service with the second merchant, and

an offer for a subsidy from a third merchant to have the purchase provided to the customer free of charge in exchange for the customer agreeing to sign up for a second service with the third merchant.